

Fill in this information to identify your case:

Debtor 1 **JOSE ANTONIO OLIVERAS NIEVES**

Debtor 2 **NILDA ROSA COLON OTERO**
(Spouse, if filing)

United States Bankruptcy Court for the: **DISTRICT OF PUERTO RICO**

Case number **18-04794**
(If known)

Check if this is:

- ☐ An amended filing
☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

21

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **429.00**

If not included in line 4:

4a. Real estate taxes

4a. \$ **0.00**

4b. Property, homeowner's, or renter's insurance

4b. \$ **0.00**

4c. Home maintenance, repair, and upkeep expenses

4c. \$ **100.00**

4d. Homeowner's association or condominium dues

4d. \$ **0.00**

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ **0.00**

Debtor 1 **JOSE ANTONIO OLIVERAS NIEVES**
Debtor 2 **NILDA ROSA COLON OTERO**

Case number (if known) **18-04794**

6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>195.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>111.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>191.00</u>
6d. Other. Specify: Netflix	6d. \$ <u>10.99</u>
Liberty Internet	\$ <u>56.00</u>
7. Food and housekeeping supplies	7. \$ <u>692.00</u>
8. Childcare and children's education costs	8. \$ <u>0.00</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>100.00</u>
10. Personal care products and services	10. \$ <u>69.00</u>
11. Medical and dental expenses	11. \$ <u>104.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>190.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>50.00</u>
14. Charitable contributions and religious donations	14. \$ <u>0.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>0.00</u>
15d. Other insurance. Specify:	15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16. \$ <u>0.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify:	17c. \$ <u>0.00</u>
17d. Other. Specify:	17d. \$ <u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify:	\$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. Other. Specify: Social Security Income (saved for emergencies)	21. +\$ <u>53.00</u>
Tuition for daughter (\$1,834/12)	+\$ <u>152.83</u>
22. Calculate your monthly expenses	
22a. Add lines 4 through 21.	\$ <u>2,503.82</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ <u> </u>
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <u>2,503.82</u>
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>2,654.59</u>
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>2,503.82</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>150.77</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	

☒ No.

☐ Yes.

Explain here:

Fill in this information to identify your case:

Debtor 1	JOSE ANTONIO OLIVERAS NIEVES		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	NILDA ROSA COLON OTERO		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF PUERTO RICO		
Case number (if known)	18-04794		

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ JOSE ANTONIO OLIVERAS NIEVES
JOSE ANTONIO OLIVERAS NIEVES
Signature of Debtor 1

Date August 5, 2020

X /s/ NILDA ROSA COLON OTERO
NILDA ROSA COLON OTERO
Signature of Debtor 2

Date August 5, 2020

Label Matrix for local noticing
0104-3
Case 18-04794-BKT13
District of Puerto Rico
Old San Juan
Wed Aug 5 14:39:16 AST 2020

ORIENTAL BANK CCU
CCU BANKRUPTCY DEPARTMENT
PO BOX 364745
SAN JUAN, PR 00936-4745

Asociacion de Empleados del ELA
PO BOX 364508
San Juan, PR 00936-4508

ELA DEPARTMENT OF TREASURY
P.O. Box 9024140
San Juan, PR 00902-4140

FIRST BANK
PO BOX 9146
San Juan, PR 00908-0146

ORIENTAL BANK
Centralized Collections Unit
BOX 364745,
SAN JUAN, P.R. 00936-4745
Att.: RAMN A. SNCHEZ MARRERO 00936-4745

Syncrony Bank /Jcpenney
PO BOX 965007
Orlando, FL 32896-5007

MELISSA WILDA COFAN HERNANDEZ
PO BOX 944
DORADO, PR 00646-0944

FIRSTBANK DE PUERTO RICO
MARTINEZ & TORRES LAW OFFICES PSC
PO BOX 192938
SAN JUAN, PR 00919-3409

US Bankruptcy Court District of P.R.
Jose V Toledo Fed Bldg & US Courthouse
300 Recinto Sur Street, Room 109
San Juan, PR 00901-1964

DEPARTMENT OF TREASURY
BANKRUPTCY SECTION 424 B
PO BOX 9024140
SAN JUAN, PR 00902-4140

ELA DEPARTMENT OF TREASURE
PO BOX 9024140
SAN JUAN, PR 00902-4140

FIRSTBANK MORTGAGE DIVISION (475)
PO BOX 9146
SAN JUAN, PR 00908-0146

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

JOSE ANTONIO OLIVERAS NIEVES
URB LAS VILLAS DE SANTA JUANITA
B 18 CALLE 2
BAYAMON, PR 00956

MONSITA LECAROS ARRIAS
OFFICE OF THE US TRUSTEE (UST)
OCHOA BUILDING
500 TANCA STREET SUITE 301
SAN JUAN, PR 00901

(p)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

American Express
PO BOX 981537
El Paso, TX 79998-1537

Departamento de Hacienda / Quiebras
P.O. Box 9024140
San Juan, PR 00902-4140

FIRST BANK
PO BOX 13871
San Juan, PR 00908-3871

Island Finance
PO BOX 1953369
San Juan, PR 00919-5369

Syncrony Bank / Bankruptcy Departmen
PO Box 965064
Orlando, FL 32896-5064

JOSE RAMON CARRION MORALES
PO BOX 9023884
SAN JUAN, PR 00902-3884

NILDA ROSA COLON OTERO
URB LAS VILLAS DE SANTA JUANITA
B 18 CALLE 2
BAYAMON, PR 00956

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Jefferson Capital Systems LLC
PO Box 7999
St Cloud, MN 56302-9617

(d)Jefferson Capital Systems LLC
PO Box 7999
Saint Cloud Mn 56302-9617

Portfolio Recovery Associates, LLC
POB 12914
Norfolk VA 23541

End of Label Matrix	
Mailable recipients	23
Bypassed recipients	0
Total	23